

<b>Information to identify the case:</b>			
Debtor 1	<b>Timothy D Tatsak Jr</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>April L Tatsak</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-24264-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy D Tatsak Jr

April L Tatsak

5/12/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Timothy D Tatsak, Jr  
April L Tatsak  
DebtorsCase No. 14-24264-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro  
Form ID: 3180WPage 1 of 3  
Total Noticed: 53

Date Rcvd: May 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2020.

db/jdb  
cr +Timothy D Tatsak, Jr, April L Tatsak, 144 Church Rd, Rural Valley, PA 16249-2202  
++ARMSTRONG ASSOCIATES FEDERAL CREDIT UNION, P O BOX 191, FORD CITY PA 16226-0191  
(address filed with court: Armstrong Associates Federal Credit Union, 414 Ford Street,  
Ford City, PA 16226)  
cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,  
Pittsburgh, Pa 15222-5413  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
cr Wallace Consulting and Investment Corp, Attn: Gerald Wallace,  
1020 Pacific Coast HWY, Ste. A, Huntington beach, CA 92648-4874  
13944076 +AES/PHEAA-KEYCON, 1200 N 7th ST, Harrisburg, PA 17102-1419  
13944080 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
14121087 JTS Capital 1, LLC, P O Box 4356 Dept 1901, Houston TX 77210-4356  
13944086 Kay Jewelers, 175 Grant Rd, Akron, OH 44333  
13944088 Nelnet, 3015 S PARKER RDSTE 400, Denver, CO 80201  
13967269 +Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147,  
Harrisburg, PA. 17105-8147  
13954300 S&T Bank, c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor,  
Pittsburgh, PA 15222  
13954299 +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940  
15103504 Wallace Consulting and Investment Corp., 1020 Pacific Coast Hwy Suite A,  
Huntington Beach, CA 92648-4874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2020 03:59:06 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr +EDI: AISACG.COM May 13 2020 07:33:00 Capital One Auto Finance,  
C/O Ascension Capital Group, P.O. Box 201347, Arlington, Tx 76006-1347  
cr EDI: RECOVERYCORP.COM May 13 2020 07:33:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
cr +EDI: BASSASSOC.COM May 13 2020 07:33:00 United Consumer Financial Services,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083  
13944077 +EDI: GMACFS.COM May 13 2020 07:33:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901  
13948617 EDI: GMACFS.COM May 13 2020 07:33:00 Ally Financial serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004  
13984198 EDI: BECKLEE.COM May 13 2020 07:33:00 American Express Centurion Bank,  
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13944079 +EDI: TSYS2.COM May 13 2020 07:33:00 Barclays Bank Delaware, 125 S West St,  
Wilmington, DE 19801-5014  
13999798 +E-mail/Text: bncmail@w-legal.com May 13 2020 03:59:28 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13944083 +EDI: WFNNB.COM May 13 2020 07:33:00 COMENITY BANK/Buckle, PO Box 182789,  
Columbus, OH 43218-2789  
13944081 +EDI: CAPONEAUTO.COM May 13 2020 07:33:00 Capital One Auto Finance, PO Box 259407,  
Plano, TX 75025-9407  
13978319 +EDI: AIS.COM May 13 2020 07:33:00 Capital One Auto Finance c/o AIS,  
Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
15032932 +EDI: AIS.COM May 13 2020 07:33:00 Capital One Bank (USA) N.A Cabelas Club Visa,  
By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901  
13995694 +EDI: BASSASSOC.COM May 13 2020 07:33:00 Cavalry Spv I, LLC, c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
14261478 +EDI: CHRM.COM May 13 2020 07:33:00 Chrysler Capital, P.O BOX 961278,  
Fort Worth, TX 76161-0278  
13944084 +EDI: WFNNB.COM May 13 2020 07:33:00 Comenity Bank/Petland, PO Box 182789,  
Columbus, OH 43218-2789  
13944085 +EDI: WFNNB.COM May 13 2020 07:33:00 Comenity Bank/VCTR SSEC, PO Box 182789,  
Columbus, OH 43218-2789  
13953614 +EDI: TSYS2.COM May 13 2020 07:33:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
14320167 EDI: ECMC.COM May 13 2020 07:33:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
13973480 +E-mail/PDF: lcalarie@eldertonbank.com May 13 2020 04:00:35 Elderton State Bank,  
143 N. Main St., PO Box 427, Elderton, PA 15736-0427  
13944082 EDI: JPMORGANCHASE May 13 2020 07:33:00 CHASE BANK USA, PO Box 15298,  
Wilmington, DE 19850  
13968847 E-mail/Text: camanagement@mtb.com May 13 2020 03:58:53 M&T BANK, PO BOX 1288,  
Buffalo, NY 14240  
13944087 E-mail/Text: camanagement@mtb.com May 13 2020 03:58:53 M&T Bank, P.O. Box 64679,  
Baltimore, MD 21264

District/off: 0315-2

User: agro  
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: May 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14289574 E-mail/Text: camanagement@mtb.com May 13 2020 03:58:53 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
13944089 +EDI: AGFINANCE.COM May 13 2020 07:33:00 Onemain Financial, 6801 Colwell Blvd,  
Irving, TX 75039-3198  
13999724 EDI: PRA.COM May 13 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13949267 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2020 03:59:06  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13966934 EDI: Q3G.COM May 13 2020 07:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13994674 EDI: Q3G.COM May 13 2020 07:33:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13954118 EDI: Q3G.COM May 13 2020 07:33:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,  
PO Box 788, Kirkland, WA 98083-0788  
13949073 EDI: RECOVERYCORP.COM May 13 2020 07:33:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13944090 +EDI: RMSC.COM May 13 2020 07:33:00 SYNCB/JC PENNEY, PO BOX 965007,  
Orlando, FL 32896-5007  
13944091 +EDI: RMSC.COM May 13 2020 07:33:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
13944092 +EDI: RMSC.COM May 13 2020 07:33:00 SYNCB/SAMS, PO BOX 965005, Orlando, FL 32896-5005  
13944093 +EDI: RMSC.COM May 13 2020 07:33:00 SynCB/Walmart, PO BOX 965024, Orlando, FL 32896-5024  
13944094 +E-mail/Text: EBankruptcy@UCFS.NET May 13 2020 04:00:06 United Consumer Fin Svc,  
865 Bassett Rd, Westlake, OH 44145-1194  
13944095 +EDI: CAPITALONE.COM May 13 2020 07:33:00 WORLD'S FOREMOST BANK, 4800 NW 1ST ST STE 300,  
Lincoln, NE 68521-4463  
14002976 EDI: CAPITALONE.COM May 13 2020 07:33:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,  
PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
cr\* +Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent,  
4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901  
cr\* +Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent,  
4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
cr\* JTS Capital 1, LLC, P O Box 4356, Dept 1901, Houston, TX 77210-4356  
cr\* +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940  
13944078\* +Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901  
15032933\* +Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent,  
4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com  
Brian M. Kile on behalf of Creditor JTS Capital 1, LLC bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com/lstanger@grenenbirsic.com  
Brian M. Kile on behalf of Creditor S&T Bank bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com/lstanger@grenenbirsic.com

District/off: 0315-2

User: agro  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Lawrence W. Willis on behalf of Joint Debtor April L Tatsak ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Lawrence W. Willis on behalf of Debtor Timothy D Tatsak, Jr ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Richard L. Ames, Esq. on behalf of Creditor Armstrong Associates Federal Credit Union  
rlames@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12